Personal Loan

Welcome to Chintamani Finlease. We're here to help you with your finances, offering solutions tailored just for you. We understand that sometimes expenses can exceed your available funds. Whether you're dreaming of renovating your Home, planning a Dream Vacation, or Facing Unexpected Medical Bills, we've got your back every step of the way.
Chintamani Finlease offers personal loans to salaried individuals with good or bad credit histories for various purposes, including medical emergencies, Household or electronic goods purchases, children's education, wedding expenses, home improvements, and travel. In general, it refers to a person's current financial necessity. At a fixed interest rate, the unsecured loan is available to all salaried and Self-employed persons between the ages of 18 and 65 Years.

Documents Required (for Salaried Individuals)

- Last 3 months' Salary Slip from the date of application.
- Last 6 months Bank Statement.
- KYC Documents (Aadhar Card, Pan Card, Passport)
- Utility Bill
  Rent Agreement.

Apply Now

Documents Required (for Self-employed Individuals)

- Last 3 years Income Tax Return.
- Last 6 months Bank Statement.
- KYC Documents. (Aadhar Card, Pan Card, Passport)
- Utility Bill
- Rent Agreement.

Apply Now

Eligibility Criteria
Before applying for a Loan, you must check over the following Qualifying Criteria:

Eligibility Criteria	**Details**
Age	18 years and above
Employment type	Salaried and Self-employed

Minimum Net Income	Rs. 30,000/-
Work Experience	- Salaried: Minimum 1 Year in regular Employment. - Self-employed: Business Standing of at least 3 Years.

The Benefits of Applying for a Personal Loan with Chintamani Finlease.

1. **No Collateral Required:** The benefit associated with an online personal loan is that it is unsecured in nature**.**
2. **Low CIBIL Funding:** Chintamani Finlease demonstrates its willingness to be a faithful friend to all of its customers, promising not to abandon them in their time of need by providing loans to those with poor **CIBIL Scores**.
3. **Minimum Paperwork:** The verification and documentation Procedure has become more efficient, with only a few documents required for approval.
4. **Easy and Quick Approval:** The procedure has gone digital, which has resulted in a reduction in verification time**.**
5. **Multipurpose in Nature:** It is multifunctional and used for various purposes, except for investing and criminal activities.
6. **Fast Assistance:** Personal loan approval is a quick and hassle-free procedure. For any questions, concerns, or feedback, please contact us at **info@chintamanifinlease.com**.
7. **Customer Needs at the Forefront:** We aim to provide you with the most personalized experience by handpicking personal loan options based on the client profile. All of our services are provided at no cost to our consumers.
8. **Trust and Reliability:** With years of experience in the financial industry, Chintamani Finlease has earned a reputation for trust and reliability. Count on us to provide you with dependable financial solutions that meet your needs and exceed your expectations.
9. **Security and Confidentiality:** We prioritize the security and confidentiality of your personal information. Rest assured that your data is safe with us, and we follow to strict privacy Standards to protect your privacy.

Frequently Asked Questions (FAQs)

1. **What documents are required to apply for a Personal Loan?**
   For salaried individuals, you'll need your last 3 months' salary slips, 6 months bank statements, KYC documents, and an electricity bill/rent agreement. For self-employed individuals, the requirements include your last 3 years' income tax returns, bank statements, KYC documents, and an electricity bill/rent agreement.
2. **What are the eligibility criteria for a Personal Loan?**
   To qualify, you must be at least 18 years old, have a minimum net income of ₹30,000, and be either salaried or self-employed. Salaried individuals need to have been employed for 12 months, while self-employed individuals should have at least 3 years of business tenure.

3. **Is it possible to apply for a Personal Loan if I have a low CIBIL score?**
   Yes! Chintamani Finlease is committed to providing loans to individuals with low CIBIL scores, ensuring that everyone has access to financial support.
4. **How long does it take to get approval for a Personal Loan?**
   The approval process has been streamlined and is typically quick, thanks to our digital verification methods, allowing for faster access to funds.
5. **Is collateral required for a Personal Loan?**
   No, our Personal Loans are unsecured, meaning you do not need to provide any assets as collateral to secure the loan.